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06/27/01

SH

1. (Amended) A risk sharing method for securities of a plurality of companies, comprising:
 - pooling a first security of a first company by a first security holder and a second security of a second company by a second security holder, said second company being not identical to said first company, said first security and said second security defining securities of a security pool;
 - making a first security evaluation relating to said first security;
 - making a second security evaluation relating to said second security;
 - providing to said first security holder a first stake in the proceeds of an exit of said first security and said second security based on said first security evaluation; and
 - providing to said second security holder a second stake in the proceeds of an exit of said first security and said second security based on said second security evaluation.
2. The risk sharing method as set forth in claim 1, wherein said step of pooling comprises:
 - making a pooling determination as to said first security; and
 - approving said first security for said pooling only when said pooling determination is affirmative,

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3. The risk sharing method as set forth in claim 2, wherein said step of making said pooling comprises making a determination as to whether said first company received an investment within a predetermined time period.
4. The risk sharing method as set forth in claim 2, wherein said step of making said pooling comprises making a determination as to whether said investment exceeded a predetermined amount from at least one of a set of investors meeting predetermined criteria; and making said pooling determination based on said determination.
5. The risk sharing method as set forth in claim 2, wherein said step of making said pooling comprises making a determination as to whether said first security has a value of at least a predetermined amount, and making said pooling determination based on said determination.
6. The risk sharing method as set forth in claim 2, further comprising making said determination based on also whether said first security has said value less than a predetermined limit.
7. The risk sharing method as set forth in claim 2, wherein said step of making said pooling comprises making a determination as to whether said first security represents less than a predetermined proportion of a holding of said first security holder in said first company, and making said pooling determination based on said determination.

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8. The risk sharing method as set forth in claim 1, wherein said making of said first security evaluation precedes a step of closing said security pool to participation by additional security holders.
9. The risk sharing method as set forth in claim 8, wherein said closing of said security pool occurs when a predetermined number of security holders have a security in said security pool.
10. The risk sharing method as set forth in claim 9, wherein said predetermined number of security holders is selected on a statistical basis.
11. The risk sharing method as set forth in claim 8, wherein said closing of said security pool occurs in response to a time driven trigger.
12. The risk sharing method as set forth in claim 8, further comprising, determining, at the election of said first security holder, said first stake based on an updated evaluation of said first security determined after said pooling of said first security and before said closing of said security pool.

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13. The risk sharing method as set forth in claim 8, further comprising:
determining, for said first security holder:
a respective member initial investment value (MIIV) based on a respective
number of securities (NOS) for said first security and an evaluation of
each specific security of said first security;
a respective member stake determination ratio (MSDR) based on said
respective MIIV for said first security holder and based on a respective
MIIV for the other security holders;
storing said respective MSDR, MIIV, NOS, and said security evaluation values
as first individual values for said first security holder; and
computing and storing second individual values for said second security holder.
14. The risk sharing method as set forth in claim 13, further comprising
receiving and distributing proceeds from said securities pool.
15. The risk sharing method as set forth in claim 14, wherein said step of
distributing proceeds comprises:
determining, for each said security holder, a respective number of entitled shares
(NOES);
determining, for each said security holder, a respective member current entitled
stake (MCES) based on said respective individual values and said respective
NOES;
determining, for said security pool, a pool total current entitled stake amount
(PTCES); and
determining, for each said security holder, a member entitled amount of
proceeds (MEAOP) based on said proceeds and on said MCES and PTCES.
16. The risk sharing method as set forth in claim 15, wherein said step of
distributing proceeds is performed on a predetermined periodic basis.

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17. The risk sharing method as set forth in claim 15, wherein said step of determining said NOES comprises, for said first security holder:
 - setting said respective NOES to 0 when said first security holder is not entitled to hold or to exercise said first security ; and
 - determining said NOES based on said respective NOS with respect to a proportion of said NOS already vested to said first security holder by said first company.
18. The risk sharing method as set forth in claim 17, further comprising setting said respective NOES for said first security holder to 0 in the absence, at a predetermined time, of an indication of continued operations by said first company.
19. The risk sharing method as set forth in claim 8, further comprising:
 - determining, for said first security holder:
 - a respective member initial investment value (MIIV);
 - a respective member stake determination ratio (MSDR) based on said respective MIIV for said first security holder and based on a respective MIIV for the other security holders;
 - storing said respective MSDR and MIIV values as first individual values for said first security holder; and
 - computing and storing second individual values for said second security holder; wherein said MSDR and MIIV are determined according to a heuristic approach.

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20. The risk sharing method as set forth in claim 1, wherein said making of said first security evaluation occurs only after a step of closing said security pool to participation by additional security holders.

21. The risk sharing method as set forth in claim 20, wherein said closing of said security pool occurs when a predetermined number of security holders have a security in said security pool.

22. The risk sharing method as set forth in claim 21, wherein said predetermined number of security holders is selected on a statistical basis.

23. The risk sharing method as set forth in claim 20, wherein said closing of said security pool occurs in response to a time driven trigger.

24. The risk sharing method as set forth in claim 20, further comprising determining, at the election of said first security holder, said first stake based on an updated evaluation of said first security determined after said pooling of said first security and before said closing of said security pool.

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25. The risk sharing method as set forth in claim 20, further comprising:
determining, for said first security holder:
a respective member initial investment value (MIIV) based on a respective
number of securities (NOS) for said first security and an evaluation of
each specific security of said first security;
a respective member stake determination ratio (MSDR) based on said
respective MIIV for said first security holder and based on a respective
MIIV for the other security holders;
storing said respective MSDR, MIIV, PPS, and NOS values as first individual
values for said first security holder; and
computing and storing second individual values for said second security holder.

26. The risk sharing method as set forth in claim 25, further comprising
receiving and distributing proceeds from said securities pool.

27. The risk sharing method as set forth in claim 26, wherein said step of
distributing proceeds comprises:
determining, for each said security holder, a respective number of entitled shares
(NOES);
determining, for each said security holder, a respective member current entitled
stake (MCES) based on said respective individual values and said respective
NOES;
determining, for said security pool, a pool total current entitled stake amount
(PTCES); and
determining, for each said security holder, a member entitled amount of
proceeds (MEAOP) based on said proceeds and on said MCES and PTCES.

28. The risk sharing method as set forth in claim 27, wherein said step of
distributing proceeds is performed on a predetermined periodic basis.

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29. The risk sharing method as set forth in claim 27, wherein said step of determining said NOES comprises, for said first security holder:
setting said respective NOES to 0 when said first security holder is not entitled to hold or to exercise said first security ; and
determining said NOES based on said respective NOS with respect to a proportion of said NOS already vested to said first security holder by said first company.

30. The risk sharing method as set forth in claim 29, further comprising setting said respective NOES for said first security holder to 0 in the absence, at a predetermined time, of an indication of continued operations by said first company.

31. The risk sharing method as set forth in claim 20, further comprising:
determining, for said first security holder:
a respective member initial investment value (MIIV);
a respective member stake determination ratio (MSDR) based on said respective MIIV for said first security holder and based on a respective MIIV for the other security holders;
storing said respective MSDR and MIIV values as first individual values for said first security holder; and
computing and storing second individual values for said second security holder;
wherein said MSDR and MIIV are determined according to a heuristic approach.

32. The risk sharing method as set forth in claim 1, wherein said security pool is restricted to only vested securities.

33. The risk sharing method as set forth in claim 1, wherein said security pool is restricted to only shares.

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34. The risk sharing method as set forth in claim 1, wherein said securities are non-publicly traded securities or underlying securities pertaining to exercisable options.

35. The risk sharing method as set forth in claim 1, wherein said security pool is restricted to only options to acquire shares.

36. The risk sharing method as set forth in claim 35, wherein said options to acquire shares relate to only not publicly traded shares.

37. The risk sharing method as set forth in claim 1, wherein said first security holder is one or more of an employee, ex-employee, consultant, ex-consultant, adviser, ex-adviser, service provider, ex-service provider and founder of said first company.

38. The risk sharing method as set forth in claim 1, wherein said companies consist of start-up companies.

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39. (Amended) A computer program product for implementing a risk sharing method, comprising:

a computer readable medium, and

instructions on said computer readable medium, adapted to enable a computer to implement:

pooling a first security of a first company by a first security holder and a second security of a second company by a second security holder, said second company being not identical to said first company, said first security and said second security defining securities of a security pool;

making a first security evaluation relating to said first security;

making a second security evaluation relating to said second security;

providing to said first security holder a first stake in the proceeds of an exit of said first security and said second security based on said first security evaluation; and

providing to said second security holder a second stake in the proceeds of an exit of said first security and said second security based on said second security evaluation.

40. The computer program product for implementing a risk sharing method as set forth in claim 39, wherein said step of pooling comprises:

making a pooling determination as to said first security; and

approving said first security for said pooling only when said pooling determination is affirmative.

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41. The computer program product for implementing a risk sharing method as set forth in claim 40, wherein said step of making said pooling comprises making a determination as to whether said first company received an investment within a predetermined time period.

42. The computer program product for implementing a risk sharing method as set forth in claim 40, wherein said step of making said pooling comprises making a determination as to whether said investment exceeded a predetermined amount from at least one of a set of investors meeting predetermined criteria, and making said pooling determination based on said determination.

43. The computer program product for implementing a risk sharing method as set forth in claim 40, wherein said step of making said pooling comprises making a determination as to whether said first security has a value of at least a predetermined amount, and making said pooling determination based on said determination.

44. The computer program product for implementing a risk sharing method as set forth in claim 40, further comprising instructions for making said determination based on also whether said first security has said value less than a predetermined limit.

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45. The computer program product for implementing a risk sharing method as set forth in claim 40, wherein said step of making said pooling comprises making a determination as to whether said first security represents less than a predetermined proportion of a holding of said first security holder in said first company, and making said pooling determination based on said determination.

46. The computer program product for implementing a risk sharing method as set forth in claim 39, wherein said making of said first security evaluation precedes a step of closing said security pool to participation by additional security holders.

47. The computer program product for implementing a risk sharing method as set forth in claim 46, wherein said closing of said security pool occurs when a predetermined number of security holders have a security in said security pool.

48. The computer program product for implementing a risk sharing method as set forth in claim 47, wherein said predetermined number of security holders is selected on a statistical basis.

49. The computer program product for implementing a risk sharing method as set forth in claim 46, wherein said closing of said security pool occurs in response to a time driven trigger.

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50. The computer program product for implementing a risk sharing method as set forth in claim 46, further comprising instructions for determining, at the election of said first security holder, said first stake based on an updated evaluation of said first security determined after said pooling of said first security and before said closing of said security pool.

51. The computer program product for implementing a risk sharing method as set forth in claim 46, further comprising instructions for:

determining, for said first security holder:

a respective member initial investment value (MIIV) based on a respective

number of securities (NOS) for said first security and an evaluation of each specific security of said first security;

a respective member stake determination ratio (MSDR) based on said

respective MIIV for said first security holder and based on a respective

MIIV for the other security holders;

storing said respective MSDR, MIIV, NOS, and said security evaluation values

as first individual values for said first security holder; and

computing and storing second individual values for said second security holder.

52. The computer program product for implementing a risk sharing method as set forth in claim 51, further comprising instructions for receiving and distributing proceeds from said securities pool.

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53. The computer program product for implementing a risk sharing method as set forth in claim 52, wherein said step of distributing proceeds comprises:

determining, for each said security holder, a respective number of entitled shares (NOES);

determining, for each said security holder, a respective member current entitled stake (MCES) based on said respective individual values and said respective NOES;

determining, for said security pool, a pool total current entitled stake amount (PTCES); and

determining, for each said security holder, a member entitled amount of proceeds (MEAOP) based on said proceeds and on said MCES and PTCES.

54. The computer program product for implementing a risk sharing method as set forth in claim 53, wherein said step of distributing proceeds is performed on a predetermined periodic basis.

55. The computer program product for implementing a risk sharing method as set forth in claim 53, wherein said step of determining said NOES comprises, for said first security holder:

setting said respective NOES to 0 when said first security holder is not entitled to hold or to exercise said first security; and

determining said NOES based on said respective NOS with respect to a proportion of said NOS already vested to said first security holder by said first company.

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56. The computer program product for implementing a risk sharing method as set forth in claim 55, further comprising instructions for setting said respective NOES for said first security holder to 0 in the absence, at a predetermined time, of an indication of continued operations by said first company.

57. The computer program product for implementing a risk sharing method as set forth in claim 46, further comprising instructions for:

- determining, for said first security holder:
 - a respective member initial investment value (MIIV);
 - a respective member stake determination ratio (MSDR) based on said respective MIIV for said first security holder and based on a respective MIIV for the other security holders;
- storing said respective MSDR and MIIV values as first individual values for said first security holder; and
- computing and storing second individual values for said second security holder; wherein said MSDR and MIIV are determined according to a heuristic approach.

58. The computer program product for implementing a risk sharing method as set forth in claim 39, wherein said making of said first security evaluation occurs only after a step of closing said security pool to participation by additional security holders.

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59. The computer program product for implementing a risk sharing method as set forth in claim 58, wherein said closing of said security pool occurs when a predetermined number of security holders have a security in said security pool.

60. The computer program product for implementing a risk sharing method as set forth in claim 59, wherein said predetermined number of security holders is selected on a statistical basis.

61. The computer program product for implementing a risk sharing method as set forth in claim 58, wherein said closing of said security pool occurs in response to a time driven trigger.

62. The computer program product for implementing a risk sharing method as set forth in claim 58, further comprising instructions for determining, at the election of said first security holder, said first stake based on an updated evaluation of said first security determined after said pooling of said first security and before said closing of said security pool.

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63. The computer program product for implementing a risk sharing method as set forth in claim 58, further comprising instructions for:

determining, for said first security holder:

a respective member initial investment value (MIIV) based on a respective number of securities (NOS) for said first security and an evaluation of each specific security of said first security;

a respective member stake determination ratio (MSDR) based on said respective MIIV for said first security holder and based on a respective MIIV for the other security holders;

storing said respective MSDR, MIIV, PPS, and NOS values as first individual values for said first security holder; and

computing and storing second individual values for said second security holder.

64. The computer program product for implementing a risk sharing method as set forth in claim 63, further comprising instructions for receiving and distributing proceeds from said securities pool.

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65. The computer program product for implementing a risk sharing method as set forth in claim 64, wherein said step of distributing proceeds comprises:

determining, for each said security holder, a respective number of entitled shares (NOES);

determining, for each said security holder, a respective member current entitled stake (MCES) based on said respective individual values and said respective NOES;

determining, for said security pool, a pool total current entitled stake amount (PTCES); and

determining, for each said security holder, a member entitled amount of proceeds (MEAOP) based on said proceeds and on said MCES and PTCES.

66. The computer program product for implementing a risk sharing method as set forth in claim 65, wherein said step of distributing proceeds is performed on a predetermined periodic basis.

67. The computer program product for implementing a risk sharing method as set forth in claim 65, wherein said step of determining said NOES comprises, for said first security holder:

setting said respective NOES to 0 when said first security holder is not entitled to hold or to exercise said first security ; and

determining said NOES based on said respective NOS with respect to a proportion of said NOS already vested to said first security holder by said first company.

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68. The computer program product for implementing a risk sharing method as set forth in claim 67, further comprising instructions for setting said respective NOES for said first security holder to 0 in the absence, at a predetermined time, of an indication of continued operations by said first company.

69. The computer program product for implementing a risk sharing method as set forth in claim 58, further comprising instructions for:

determining, for said first security holder:

a respective member initial investment value (MIIV);

a respective member stake determination ratio (MSDR) based on said

respective MIIV for said first security holder and based on a respective

MIIV for the other security holders;

storing said respective MSDR and MIIV values as first individual values for

said first security holder; and

computing and storing second individual values for said second security holder;

wherein said MSDR and MIIV are determined according to a heuristic

approach.

70. The computer program product for implementing a risk sharing method as set forth in claim 39, wherein said security pool is restricted to only vested securities.

71. The computer program product for implementing a risk sharing method as set forth in claim 39, wherein said security pool is restricted to only shares.

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72. The computer program product for implementing a risk sharing method as set forth in claim 39, wherein said securities are non-publicly traded securities or underlying securities pertaining to exercisable options.

73. The computer program product for implementing a risk sharing method as set forth in claim 39, wherein said security pool is restricted to only options to acquire shares.

74. The computer program product for implementing a risk sharing method as set forth in claim 73, wherein said options to acquire shares relate to only not publicly traded shares.

75. The computer program product for implementing a risk sharing method as set forth in claim 39, wherein said first security holder is one or more of an employee, ex-employee, consultant, ex-consultant, adviser, ex-adviser, service provider, ex-service provider and founder of said first company.

76. The computer program product for implementing a risk sharing method as set forth in claim 39, wherein said companies consist of start-up companies.

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77. (Amended) A computer system for implementing a risk sharing method, comprising:

a processor, and

a memory holding instructions adapted to enable said processor to implement:

pooling a first security of a first company by a first security holder and a second security of a second company by a second security holder, said second company being not identical to said first company, said first security and said second security defining securities of a security pool;

making a first security evaluation relating to said first security;

making a second security evaluation relating to said second security;

providing to said first security holder a first stake in the proceeds of an exit of said first security and said second security based on said first security evaluation; and

providing to said second security holder a second stake in the proceeds of an exit of said first security and said second security based on said second security evaluation.

78. The computer system for implementing a risk sharing method as set forth in claim 77, wherein said step of pooling comprises:

making a pooling determination as to said first security; and

approving said first security for said pooling only when said pooling determination is affirmative.

79. The computer system for implementing a risk sharing method as set forth in claim 78, wherein said step of making said pooling comprises making a determination as to whether said first company received an investment within a predetermined time period.

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80. The computer system for implementing a risk sharing method as set forth in claim 75, wherein said step of making said pooling comprises making a determination as to whether said investment exceeded a predetermined amount from at least one of a set of investors meeting predetermined criteria, and making said pooling determination based on said determination.

81. The computer system for implementing a risk sharing method as set forth in claim 78, wherein said step of making said pooling comprises making a determination as to whether said first security has a value of at least a predetermined amount, and making said pooling determination based on said determination.

82. The computer system for implementing a risk sharing method as set forth in claim 78, further comprising instructions for making said determination based on also whether said first security has said value less than a predetermined limit.

83. The computer system for implementing a risk sharing method as set forth in claim 78, wherein said step of making said pooling comprises making a determination as to whether said first security represents less than a predetermined proportion of a holding of said first security holder in said first company, and making said pooling determination based on said determination.

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84. The computer system for implementing a risk sharing method as set forth in claim 77, wherein said making of said first security evaluation precedes a step of closing said security pool to participation by additional security holders.

85. The computer system for implementing a risk sharing method as set forth in claim 84, wherein said closing of said security pool occurs when a predetermined number of security holders have a security in said security pool.

86. The computer system for implementing a risk sharing method as set forth in claim 85, wherein said predetermined number of security holders is selected on a statistical basis.

87. The computer system for implementing a risk sharing method as set forth in claim 84, wherein said closing of said security pool occurs in response to a time driven trigger.

88. The computer system for implementing a risk sharing method as set forth in claim 84, further comprising instructions for determining, at the election of said first security holder, said first stake based on an updated evaluation of said first security determined after said pooling of said first security and before said closing of said security pool.

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89. The computer system for implementing a risk sharing method as set forth in claim 84, further comprising instructions for:

determining, for said first security holder:

a respective member initial investment value (MIIV) based on a respective number of securities (NOS) for said first security and an evaluation of each specific security of said first security;

a respective member stake determination ratio (MSDR) based on said respective MIIV for said first security holder and based on a respective MIIV for the other security holders;

storing said respective MSDR, MIIV, NOS, and said security evaluation values as first individual values for said first security holder; and

computing and storing second individual values for said second security holder.

90. The computer system for implementing a risk sharing method as set forth in claim 89, further comprising instructions for receiving and distributing proceeds from said securities pool.

91. The computer system for implementing a risk sharing method as set forth in claim 90, wherein said step of distributing proceeds comprises:

determining, for each said security holder, a respective number of entitled shares (NOES);

determining, for each said security holder, a respective member current entitled stake (MCES) based on said respective individual values and said respective NOES;

determining, for said security pool, a pool total current entitled stake amount (PTCES); and

determining, for each said security holder, a member entitled amount of proceeds (MEAOP) based on said proceeds and on said MCES and PTCES.

92. The computer system for implementing a risk sharing method as set forth in claim 91, wherein said step of distributing proceeds is performed on a predetermined periodic basis.

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93. The computer system for implementing a risk sharing method as set forth in claim 91, wherein said step of determining said NOES comprises, for said first security holder:

setting said respective NOES to 0 when said first security holder is not entitled to hold or to exercise said first security; and

determining said NOES based on said respective NOS with respect to a proportion of said NOS already vested to said first security holder by said first company.

94. The computer system for implementing a risk sharing method as set forth in claim 93, further comprising instructions for setting said respective NOES for said first security holder to 0 in the absence, at a predetermined time, of an indication of continued operations by said first company.

95. The computer system for implementing a risk sharing method as set forth in claim 84, further comprising instructions for:

determining, for said first security holder:

a respective member initial investment value (MIIV);

a respective member stake determination ratio (MSDR) based on said respective MIIV for said first security holder and based on a respective MIIV for the other security holders;

storing said respective MSDR and MIIV values as first individual values for said first security holder; and

computing and storing second individual values for said second security holder;

wherein said MSDR and MIIV are determined according to a heuristic approach.

96. The computer system for implementing a risk sharing method as set forth in claim 77, wherein said making of said first security evaluation occurs only after a step of closing said security pool to participation by additional security holders.

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97. The computer system for implementing a risk sharing method as set forth in claim 96, wherein said closing of said security pool occurs when a predetermined number of security holders have a security in said security pool.

98. The computer system for implementing a risk sharing method as set forth in claim 97, wherein said predetermined number of security holders is selected on a statistical basis.

99. The computer system for implementing a risk sharing method as set forth in claim 96, wherein said closing of said security pool occurs in response to a time-driven trigger.

100. The computer system for implementing a risk sharing method as set forth in claim 96, further comprising instructions for determining, at the election of said first security holder, said first stake based on an updated evaluation of said first security determined after said pooling of said first security and before said closing of said security pool.

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101. The computer system for implementing a risk sharing method as set forth in claim 96, further comprising instructions for:

determining, for said first security holder:

a respective member initial investment value (MIIV) based on a respective number of securities (NOS) for said first security and an evaluation of each specific security of said first security;

a respective member stake determination ratio (MSDR) based on said respective MIIV for said first security holder and based on a respective MIIV for the other security holders;

storing said respective MSDR, MIIV, PPS, and NOS values as first individual values for said first security holder; and

computing and storing second individual values for said second security holder.

102. The computer system for implementing a risk sharing method as set forth in claim 101, further comprising instructions for receiving and distributing proceeds from said securities pool.

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103. The computer system for implementing a risk sharing method as set forth in claim 102, wherein said step of distributing proceeds comprises:

determining, for each said security holder, a respective number of entitled shares (NOES);

determining, for each said security holder, a respective member current entitled stake (MCES) based on said respective individual values and said respective NOES;

determining, for said security pool, a pool total current entitled stake amount (PTCES); and

determining, for each said security holder, a member entitled amount of proceeds (MEAP) based on said proceeds and on said MCES and PTCES.

104. The computer system for implementing a risk sharing method as set forth in claim 103, wherein said step of distributing proceeds is performed on a predetermined periodic basis.

105. The computer system for implementing a risk sharing method as set forth in claim 103, wherein said step of determining said NOES comprises, for said first security holder:

setting said respective NOES to 0 when said first security holder is not entitled to hold or to exercise said first security ; and

determining said NOES based on said respective NOS with respect to a proportion of said NOS already vested to said first security holder by said first company.

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106. The computer system for implementing a risk sharing method as set forth in claim 105, further comprising instructions for setting said respective NOES for said first security holder to 0 in the absence, at a predetermined time, of an indication of continued operations by said first company.

107. The computer system for implementing a risk sharing method as set forth in claim 96, further comprising instructions for:

determining, for said first security holder:

a respective member initial investment value (MIIV);

a respective member stake determination ratio (MSDR) based on said respective MIIV for said first security holder and based on a respective MIIV for the other security holders;

storing said respective MSDR and MIIV values as first individual values for said first security holder; and

computing and storing second individual values for said second security holder, wherein said MSDR and MIIV are determined according to a heuristic approach.

108. The computer system for implementing a risk sharing method as set forth in claim 77, wherein said security pool is restricted to only vested securities.

109. The computer system for implementing a risk sharing method as set forth in claim 77, wherein said security pool is restricted to only shares.

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110. The computer system for implementing a risk sharing method as set forth in claim 77, wherein said securities are non-publicly traded securities or underlying securities pertaining to exercisable options.

111. The computer system for implementing a risk sharing method as set forth in claim 77, wherein said security pool is restricted to only options to acquire shares.

112. The computer system for implementing a risk sharing method as set forth in claim 111, wherein said options to acquire shares relate to only not publicly traded shares.

113. The computer system for implementing a risk sharing method as set forth in claim 77, wherein said first security holder is one or more of an employee, ex-employee, consultant, ex-consultant, adviser, ex-adviser, service provider, ex-service provider and founder of said first company.

114. The computer system for implementing a risk sharing method as set forth in claim 77, wherein said companies consist of start-up companies.

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115. A method of obligating the realization of a security by a security holder, wherein said security holder is under an obligation preventing transfer of said security, comprising making an agreement with said security holder, said agreement obligating said security holder to undertake, when said security is a share, selling said security and then transferring proceeds of said sale to a security pool, and when said security is an option to acquire a share, exercising said option, selling the underlying share and transferring the proceeds thereof to said security pool, all in accordance with rules governing said security pool when said security holder is no longer prevented from transferring said security.

116. A method of obligating the transfer of a security to a security pool by a security holder, said security holder being under an obligation preventing transfer of said security, comprising making an agreement with said security holder, said agreement obligating said security holder to undertake to transfer said security to the pool management for realizing said security and distributing the proceeds therefrom in accordance with rules governing said security pool when said security holder is no longer prevented from transferring said security.

117. A method of risk sharing for a security holder of a start-up company, said security holder having securities of said start-up company, said method comprising:

undertaking a pooling transaction with respect to at least a portion of said securities, said pooling transaction relating to a security pool having securities from at least one other start-up company; and
receiving from said pooling transaction a stake in proceeds of all securities in said securities pool.

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